

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Stephen J. Love
 Debtor

Case No. 17-17276-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db +Stephen J. Love, 1111 Fox Chase Rd., Rydal, PA 19046-3323
 14004584 Bank of America Business Card, PO Box 15796, Wilmington, DE 19886-5796
 14004585 Chase Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
 14004586 Chase Home Finance, P.O. Box 78420, Phoenix, AZ 85062-8420
 14004587 Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
 14004588 Discover, PO Box 742655, Cincinnati, OH 45274-2655
 14004589 +Ice Rewards, 7720 N. Dobson Road, Scottsdale, AZ 85256-2740
 14004591 Kings Creek Plantation, PO Box 78843, Phoenix, AZ 85062-8843
 14004590 Kings Creek Plantation, c/o Meridian Financial Services, Inc., Asheville, NC 28802-1410
 14004593 PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
 14004594 Specialized Loan Servicing, LLC, PO Box 105219, Atlanta, GA 30348-5219
 14004596 WELLS FARGO, PO BOX 96074, Charlotte, NC 28296-0074

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov May 12 2018 02:10:17 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 12 2018 02:09:35

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 12 2018 02:09:58 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14004582 EDI: AMEREXPR.COM May 12 2018 06:03:00 American Express, P. O. Box 1270,
 Newark, NJ 07101-1270

14004583 EDI: BANKAMER.COM May 12 2018 06:03:00 BANK OF AMERICA, PO BOX 15019,
 Wilmington, DE 19886-5019

14004595 EDI: VERIZONCOMB.COM May 12 2018 06:03:00 VERIZON, PO BOX 660748, Dallas, TX 75266-0748

14004597 +EDI: WFFC.COM May 12 2018 06:03:00 Wells Fargo Bank, P. O. Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14004592 Lovemor Enterprises

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2018 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com

CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,
 J100@ecfcbis.com

JON M. ADELSTEIN on behalf of Debtor Stephen J. Love jadelstein@adelsteinkaliner.com,
 jsbamford@adelsteinkaliner.com

KEVIN G. MCDONALD on behalf of Creditor Wells Fargo Bank, National Association, as Trustee
 for Structured Asset Mortgage Investments II Inc., Bear Stearns Mortgage Funding Trust 2006-AR3,
 Mortgage Pass-Through Certificates, Series 2006-AR3 bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor E Trade Bank bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Stephen J. Love	Social Security number or ITIN	xxx-xx-7445
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-17276-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephen J. Love
dba Lovemore Enterprises

5/10/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.